# EXHIBIT D

## Sage 2:09-cv-01295-GEB -MCA Document 90-32 Filed 12/15/10 Page 2 of 90 PageID: 1588

### DDF0000007399719'

	Product Type	
	Seller Name	U. S. MORTGAGE CORP.
ļ	Seller No.	23884-000-7
	Contract No Expiration	Date 347277-11/19/07
	Batch ID	31729089
	Payee Code	_
	Lender Loan ID	055014614
	Servicer Name	3330002928
	Servicer No.	U. S. MORTGAGE CORP.
	Address	23884-000-7
	Property City	26 WEST GATE DRIVE
	Property State	VERNON TOWNSHIP
	Property Zip Code	ŊJ
	Original Ln Amt/Line Amt	07418
	Original Note Rate	356400.00
	First Paymnt Due	6.375
	Loan Term	Oct 1, 2007
	Loan P&I Amt(monthly)	360
	Submission Type/Lien	2223.48
	Amortization Type	Whole/First
	Loan Type	Fixed Rate
	Certification Priority	3
	FNMA Loan No.	080
	Mortgage Type	4005648151
		Other

CSC FTI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidieries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variance: No Variances



Exhibit No. 1711

Dit Pit Don!

Date Rpir: D.M Lewis

12-4-09

Received: 11/13/2007 Printed: 11/13/2007 NOTE

July 31, 2007 [Date]

PINE BROOK [City]

New Jersery

26 WEST GATE DRIVE VERNON TOWNSHIP, NJ 07418

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$356,400.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lunder is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6,3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2007 I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2037 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,223.48

BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are: a "Prepayment," When I make a Prepayment, I will tell the Note Holder in writing payment as a Prepayment if I have not made all the monthly payments due undig

I may make a full Prepayment or partial Prepayments without paying a Proje Prepayments to reduce the amount of Principal that I owe under this Notice Prepayment to the accrued and unpaid interest on the Prepayment amount, Principal amount of the Note. If I make a partial Prepayment, there will be no monthly payment unless the Note Holder agrees in writing to those changes

MULTISTATE FIXED RATE NOTE—Single Panily—Fannie Mac/Freddie Mac UNIPOR

MFCD3002

PERSONALLY CARE BEFORE BE AND STATED TO MI SHILDFACILOR (A) (B) THE MAKER OF THIS INSTRIMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ANTITY NAMED IN THIS

DUZALTHE MARIA CAVALLUTIO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

US4289

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

#### (A) Late Charge for Overdue Payments

calendar If the Note Holder has not received the full amount of any monthly payment by the end of 5.0000% days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

#### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

#### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

#### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

#### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Faunle Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01 GreenDoca \*\* (Page 2 of 3) 3330002928

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

BLUA & AUTO (Seal) BERNADETTE OLSEN BOTTOWG	TITNESS THE HAND(S) AND SEAL(S) OF THE UNDERS  (Seal)  Borrower
(Seal	(Scal) -Borrower
(Seal	(Scal) -Bonower
[Sign Original Only	
WITHOUT RECOURSE U.S. MORTGACTO CORPORATION JOHN KINKIN WAKEHOUSE COORDINATOR	

MULTISTATE FIXED RATE NOTE—Single Family—Faunk Mac/Freddle Mac UNIFORM INSTRUMENT

TEM 1546L3 (0409) MFCD3002 Form 1200 1/01 GreatDoor (Page 3 of 3) 3330002928

#### ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002928

Borrower(s) TIMOTHY OLSEN, BERNADETTE OLSEN

Property Address: 26 WEST GATE DRIVE, VERNON TOWNSHIP, NJ 07418

Note Amount: 356,400.00

Note Date: July 31, 2007

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Michael McGrath Jr.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgagor and that the mortgage
continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002928

#### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is

100 MINERAL SPRINGS ROAD, DOVER, 07801 ,
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is

existing under the laws of New Jersey (1900 CHAPIN ROAD, PINE BROOK, NJ 97658

e certain Mortgage dated July 31, 2007 , made and executed by

TIMOTHY OLSEN AND BERNADETTE OLSEN, HUSBAND AND WIFE

to and in favor of	PICATINN	Y FEDERAL CREDIT UNION			ып	nd given to secure
payment of , (3		) Three Hundred F (Include the Original Principal Art		ty Date of Note(s))		
which Mortgage is	of record in	Book, Volume, or Liber No.	8270	, at page	76	(or as
No. 00023635	) of th	ne.	Records of	SUSSEX		
County, State of therein described a	NJ nd the mone	, recorded or y due and to become due thereo				note(s) and obligations crue under such Mortgage.
		LD the same unto Assignee, iq				

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, lorever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

	PICATINNY FEDERAL CREDIT UNION BY:
Witness	Michael McCreen Jr.
Witness	
Attest	·
Scal;	
This Instrument Prepared By: PICATINNY FEDERAL CRI address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF COUNTY OF	Means
	Mussel I. L'East
I CERTIFY THAT ON November 12, 2007 PERSONALLY CAME BEFORE ME AND STATED TO	MY SATISPACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT	
(B) WAS AUTHORIZED TO AND DID EXECUTI	e this instrument _of Picatinny Federal Credit Union
(C) EXECUTED THIS INSTRUMENT AS THE I	ACT OF THE ENTITY NAMED IN THIS DEPORT
	4NOTARY

SIZAI SIE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3338002928

#### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, sasign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated July 31, 2007

, made and executed by

TINOTHY OLSEN AND BERNADETTE CLSEN, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 356,400.09 ) Three Hundred Fifty Six Thousand Four Hundred (Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 8270 , #1 page 76

(or as

No. 00023636

Records of SUSSEX

County, State of NJ . recorded on 08/08/2007 , together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accused or to occurs under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.
IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Mortgage Corp. Witness John Kuskin AVP Witness

Attest

Seal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

JOW KUCKIN I CERTIFY THAT ON November 12, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT (B)

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US MORITAGE CORP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE EVEITY NAMED IN THIS (C)

NOTARY SUZANIAE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Explies 7/22/2008

US4200

FNMA-USM000000831

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#### DDF0000007399721

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Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 347277-11/19/07
Batch ID	31729089
Payee Code	055014614
Lender Loan ID	3330003095
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	24 SUNDANCE TERRACE
Property City	HARDYSTON
Property State	NJ
Property Zip Code	07419
Original Ln Amt/Line Amt	220000.00
Original Note Rate	6.5
First Paymnt Due	Dec 1, 2007
Loan Term	360
Loan P&I Amt(monthly)	1390.55
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648153
Mortgage Type	Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo. rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/13/2007 Printed: 11/13/2007



#### NOTE

October 05, 2007 [Date]

**SPARTA** [City]

New Jersery [State]

24 SUNDANCE TERRACE HARDYSTON, NJ 07419

[Property Address]

BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$220,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6,5000%. rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

#### 3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month,

December 01, 2007

day of each mouth beginning on 1st I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its acheduled due date and will be applied I still owe amounts under this Note, I will pay those to interest before Principal. If, on November 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,390.55

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTESTATE FIXED RATE NOTE—Single Family—Fanale Mae/Freddie Mae UNIFORM INSTRUMENT

ITEM 1848L1 (0609)

3330003095

MFCD3002

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Walver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mall to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### B. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### O WATVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. 
"Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Ferm 3200 L/01 Grantines\*\* (Page 2 of 2 3330003095

TTEM 1648.2 (0600) MFCD3002 this Note. That Security instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note, Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Leader's prior written consent, Leader may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Leader if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums accured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Samin Saba, JR	(Scal) -Borower	(Seaf -Borrowe
	(Seal) -Bonomer	(Seal
	(Seal)	(Seai
WITHOUT RECOURSE. U.S. MOSTONGE SORPORATION	<del></del>	{Sign Original Only

MULTISTATE FIXED RATE NOTE-Single Family-Famule MacFreddie Mac UNIFORM INSTRUMENT

TEM 1848.3 (0009) MFCD3002 Form 3200 1/01 Granifica = Page 3 of 3 3330003095

#### **ALLONGE TO PROMISSORY NOTE**

#### LOAN INFORMATION

Loan Number: 3330003085

Borrower(s) SAMIR SABA, JR

Property Address: 24 SUNDANCE TERRACE, HARDYSTON, NJ 07419

Note Amount: 220,000,00

Note Date: October 5, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION.

Without Recourse

Picatinny Federal Credit Union

Name Michael McGrath Jr.

Title AVP

1554057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bonn fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003095

ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D CHAPIN ROAD, PINE BROOK, NJ 07058 a certain Mortgage dated October 5, 2007 . made and executed by SAMIR SAĐA, JR, SINGLE to end in favor of PICATINNY FEDERAL CREDIT UNION payment of , ( 226,000.09 ) Two Hundred Twenty Thousand (Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. (or as Records of SUSSEX ) of the , together with the note(s) and obligations County, State of NJ , recorded on therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortense IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2001 PICATINNY FEDERAL CREDIT ONION chael MoGrath Jr Witness Witness Attest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF NEW TREESEY COUNTY OF MEMEL - NOWARD I CERTIFY THAT ON November 12 2007 PERSONALLY CAME SEPORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION OF EXECUTED THIS INSTRUMENT AS THE ACT OF THE EMPLOY NAMED IN THIS INST (C) 100

NOTARY

STEATHE MARIA CAVALUITIO NOTARY PUBLIC OF NEW JESSEY Commission Expires 7 722/2008

U\$4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bone fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003095

#### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 5, 2007

, made and executed by

SAMIR SABA, JR, SINGLE

to and in favor of US Mortgage Corp.

and given to secure

(at #5

) Two Hundred Twenty Thousand payment of , ( 220,000.00 (Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. , at page

) of the

, together with the note(a) and obligations therein , recorded on County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

M	US Mortgage Corp. BY:	
Witness	John Kuskin AVP	
Witness		
Attest	<del></del>	
Scal:		

This instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY. COUNTY OF MORRIS

JOHN KIRKIN I CERTIFY THAT ON NOVEMBER 12, 2007
PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US MORTGAN

(C)

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US4290

SUZANSHE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

# Region Case 2:09-cv-01295-GEB -MCA Document 90-32 Filed 12/15/10 :Page 16 of 90 PageID: 1602 DDF0000007399722

	Product Type		
	Seller Name	υ.	S. MORTGAGE CORP.
ļ	Seller No.		23884-000-7
	Contract No Expiration	Date	347277-11/19/07
	Batch ID		31729089
	Payee Code		055014614
	Lender Loan ID		3330003136
	Servicer Name	υ.	S. MORTGAGE CORP.
	Servicer No.		23884-000-7
	Address		126 BROOKLYN ROAD
	Property City		STANHOPE
	Property State		` <b>NJ</b>
	Property Zip Code		07874
	Original Ln Amt/Line Amt		190500.00
	Original Note Rate		6.75
	First Paymnt Due	•	Oct 1, 2007
	Loan Term		360
	Loan P&I Amt (monthly)		1235.58
	Submission Type/Lien		Whole/First
	Amortization Type		Fixed Rate
	Loan Type		3
	Certification Priority		080
Ì	FNMA Loan No.	-	4005648154
	Mortgage Type		Other
	•		•

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/13/2007 Printed: 11/13/2007

## ORIGINAL

#### NOTE

August 20, 2007

PINE BROOK (City) New Jersery (State)

126 BROOKLYN ROAD STANHOPE, NJ 07874

Property Address

I. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$190,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

#### 3. PAYMENTS

(A) Time and Flace of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2007.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. \$1,235.58

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payment due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpeid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FORD RATE NOTE-Single Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT
ITEM (646) 0466)

Form 3200 1/01 Greet/total\*\*

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3330003136

#### LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, 2 Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATÉ NOTE—Single Family—Funnie Mass/Freddie Mac UNIFÓRM INSTRUMENT

Form 3200 1/01 Graditions \*\* Page 2 of 5 3330003136

TTEM 1648LD (0609) MFCD3002 AD E.C.

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal)

(

MULTISTATE FIXED RATE NOTE—Single Family—Famule Man/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 1/01 Wrestings\*\* (Page 3 of 3) 3330003136

#### **ALLONGE TO PROMISSORY NOTE**

#### LOAN INFORMATION

Loan Number: 3330003136

Borrower(s) KELLY M. CUOMO, ERIC S. CLARK

Property Address: 126 BROOKLYN ROAD, STANHOPE, NJ 07874

Note Amount 190,500.00

Note Date: August 20, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Michael McGrath Jr.

TRIB AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003136

#### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is

100 MINERAL SPRINGS ROAD, DOVER, 07801

does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existin	g under the laws	af	New Jerse	u			on organized and hose address is
4415011	S course the leas			•		usignee ), w	nose accresa la
		19	D CHAPIN ROAD, I	LIME RECORT INTO	7058		•
a certa	in Mortgage date	d August 20, 2007	, m	ade and executed by	у		•
		KELLY M. CUOMO	, A SINGLE WOMA	AN AND ERIC S. CL	ARK, A SING	LE MAN	
to and	in favor of Pi	CATINNY FEDERAL	CREDIT UNION	•		end	given to secure
paymer	nt of , ( 190,5		One Hundred Nin Original Principal Ame				
which I	Mortgage is of re	cord in Book, Volu		8293	al page	235	(or as
No. 00	025425	) of the		Records of \$U	SSEX		
	State of NJ described and the	e money due and to	, recorded on become due thereor	A1-11-481			ote(s) and obligations we under such Mortgage.
the abo	ve-described Mo	O HOLD the same rigage, IEREOF, the under		s executed this Assi	griment of Me	rtgage on 14	
	1/2			BY:	y federal ( Washing	TANA	in a
Witness				MIC AVP	nael Mc	Gracen J	r.
Witness		<del>"</del> .		-			
Attest	<del></del>			<del></del>		٠.	
Seal:							
This ins address:	100 MINERAL	By: PICATINNY I SPRINGS ROAD, DI	FEDERAL CREDIT OVER, 07801	UNION			
STATE	OF	COU.	NTY OF	77003			
		November 12, 200 SEPORE ME AND	O7 STATED TO MY	Iscaes Wanne Satispaction	ار ہے۔ اب That this	/ <i>-6/201</i> 2/ Person	·
(A)· (B)		KER OF THIS I	NSTRUMENT ID EXECUTE TH OF	is instrument Picatinny fedi			•
(Ċ)	EXECUTED T	HIE INSTRUMEN	I AS THE ACT (		NAMED IN		O O
				NOTARY			

US4289

SIZAENE MARIA CAVALLUZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003136

#### <u>ASSIGNMENT</u> OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3980 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated August 20, 2007

, made and executed by

KELLY M. CUOMO, A SINGLE WOMAN AND ERIC S. CLARK, A SINGLE MAN

to and in favor of US Mortgage Corp.

and given to secure

) One Hundred Ninety Thousand Five Hundred (Include the Original Principal Amount and Maturity Date of Note(s)) 8293

which Mortgage is of record in Book, Volume, or Liber No.

(or 46

No. 00025425

Records of SUSSEX

County, State of NJ

, recorded on

09/27/2007

, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

, at page 235

TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOR the undersigned Assigned has executed this Assignment of Mortness on Assignment

	NOVEMBER 12, 2001
The	US Mortgage Corp. BY:
Witness	John Kuskin AVP
Witness	
Altex	•
Scal:	
This Instrument Prenated Re-	·

address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

JOHN Kused I CERTIFY THAT ON November 12, 2007 LY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT

WAS AUTODATED TO AND DID EXECUTE THIS INSTRUMENT AS OF US MOXIGA
EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTRY US Mortgage Corp. THE ENTITY NAMED IN (C)

NOTARY

SUZANNE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

US4290

### DDF0000007399723

Product Type	٠	
Seller Name	J.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration Date		347277-11/19/07
Batch ID		31729089
Payee Code		055014614
Lender Loan ID		3330003506
Servicer Name t	J.	S. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		568 DELL PLACE
Property City		STANHOPE
Property State		ŊJ
Property Zip Code		. 07874
Original Ln Amt/Line Amt		208000.00
Original Note Rate		6.5
First Paymnt Due		Dec 1, 2007
Loan Term		360
Loan P&I Amt (monthly)		1314.71
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority		080
FNMA Loan No.		4005648155
Mortgage Type		Other

CSC PYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/13/2007 Printed: 11/13/2007



#### NOTE

October 12, 2007 [Date]

**ALLENDALE** [City]

New Jersery [State]

568 DELL PLACE STANHOPE, NJ 07874

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$208,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

#### 3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

December 01, 2007

18t day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2037 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,314.71

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so, I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famule Mose/Freddie Mac UNIFORM INSTRUMENT

TEM 1646L1 (0808)

3330003506

MFCD3002

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Byen if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Faunie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 I/01 GmolDom\*\* (Page 2 of 3) 3330003506

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Botrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

(Scal)

(Sc

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mac/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 1/01 (transfers " prograf of 8) 3330003506

#### **ALLONGE TO PROMISSORY NOTE**

LOAN !	<u>INFQI</u>	RMA1	по	N

Loan Number: 3330003506

Borrower(s) PATRICIA A. HYPES

Property Address: 568 DELL PLACE, STANHOPE, NJ 07874

Note Amount: 208,000.00

Note Date: October 12, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

chael McGrath Jr.

U\$4057

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS

AS OF US HOLLOW COT.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE CENTITY NAMED I NOTARY

U\$4290

COLARY PUBLIC OF NEW JERSEY
COLARY PUBLIC OF NEW JERSEY
COLARY PUBLIC DE NEW JERSEY

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003500

#### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Morrgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

, a corporation organized and

existing under the laws of

(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 12, 2007

, made and executed by

PATRICIA A HYPES, UNMARRIED

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 208,000.00

) Two Hundred Eight Thousand

, at page 80

(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 8359 , at page

(or as

No. 00030189

Records of SUSSEX

, together with the note(s) and obligations therein County, State of NJ , recorded on 10/16/2007 described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Da	US Mortgage Corp. BY:
Witness	John Kuskin AVP
Witness	

Attest

Seal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

DOMO KURKIN

I CERTIFY THAT ON November 12, 2007 I CERTIFY THAT ON PROVENIUM IS, ADDI PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT

(8)

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS OP US Mortgage Corp.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE CHITTY NAMED IN THIS NOTARY

US4290

NUMBER MARIA CAVALLUZZO CTARY PUBLIC OF NEW JERSEY Cramission Expires 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003506 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07601 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and **New Jersey** (herein "Assignee"), whose address is existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated October 12, 2007 PATRICIA A HYPES, UNMARRIED to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure ) Two Hundred Eight Thousand payment of , ( 208,000.00 (Include the Original Principal Amount and Maturity Date of Note(s)) (or as which Mortgage is of record in Book, Volume, or Liber No. 8359 , at page #0 Records of SUSSEX No. 00030189 ) of the , together with the note(s) and obligations , recorded on 10/16/2007 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights account or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007 Witness Witness Attest Seal: ent Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF NEW-TELSEY, COUNTY OF Mound I. Warra T. CERTIFY THAT ON November 12, 2007 PERSONALLY CAME SEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B) PICATINNY FEDERAL CREDIT UNION (C)

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT WANT CAVALLUZIO

U.S. C OF NEW JERSEY Commission Expires 7/22/2008

US4289

# 

DDF0000007399724 ·

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 347277-11/19/07
Batch ID	31729089
Payee Code	055014614
Lender Loan ID	3330003597
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	133 FAIRWAY DRIVE WEST
Property City	EAST STROUDSBUR
Property State	PA
Property Zip Code	18301
Original Ln Amt/Line Amt	292600.00
Original Note Rate	6.5
First Paymnt Due	Dec 1, 2007
Loan Term	360
Loan P&I Amt(monthly)	1849.44
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648156
Mortgage Type	Other

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Kortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/13/2007 Printed: 11/13/2007

# ORIGINAL

#### NOTE

October 10, 2007

#### STROUDSBURG [City]

Pennnsylvania

#### 133 FAIRWAY DRIVE WEST EAST STROUDSBURG, PA 18301

Property Address

#### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$292,600.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

#### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

#### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

December 01 2007

I will make my monthly payment on the 1st day of each month beginning on December 01, 2007. I will make these payment every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal If, on November 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,849.44

#### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so, I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE PIXED RATE NOTE—Single Family—Famile MacFreddie Mac UNIFORM INSTRUMENT

Ferm 3200 1/01 GrentDocs\*\*

TEM 18461.1 (D609)

3330003597

MFCD3002

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a fate charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Walver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 19. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fanale Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 I/DI (Page 2 of 3) 3330003597

MECD3002

## Case 2:09-cv-01295-GEB -MCA Document 90-32 Filed 12/15/10 Page 33 of 90 PageID:

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

Heather VILLANOVA	(Seal)	WITNESS THE HAND(S) AND SEAL(S) OF WALL T. VILLANOVA
	(Seal) -Borrower	
	(Seal) -Barrower	
		PAY TO THE ORDER OF
-	Heathellen	(Seal) Hatthugen HEATHER VILLANOVA  (Scal) Borrower  (Seal)

MULTISTATE FIXED RATE NOTE-Single Family—Famile MacFredible Mac UNIFORM INSTRUMENT

MFCD3602

Form 3200 1/01 GreatDocs \*\* (Page 3 of 3) 3330003597

#### ALLONGE TO PROMISSORY NOTE

#### LOAN INFORMATION

Loan Number: 3330003597

Borrower(s) PAUL T. VILLANOVA, HEATHER VILLANOVA

Property Address: 133 FAIRWAY DRIVE WEST, EAST STROUDSBURG, PA 18301

Note Amount: 292,600.00

Note Date: October 10, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name Michael McGrath

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330003597 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07050 , made and executed by a certain Mortgage dated October 10, 2007 PAUL T VILLANOVA AND HEATHER VILLANOVA, HUSBAND AND WIFE to and in favor of PICATINNY FEDERAL CREDIT LINION and given to secure ) Two Hundred Ninety Two Thousand Six Hundred payment of , ( 292,600.00 (Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. (or us Records of MONROE , together with the note(s) and obligations , recorded on \_ County, State of PA therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and sasigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007 PICATINNY FEDERAL CREDIT ONION Mighael McGrath Witness Witness Attest Scal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 New Jussel COUNTY OF I CERTIFY THAT ON November 12, 2807
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION

EXECUTED THIS INSTRUMENT AS THE ACT OF THE SWITTY NAMED

(C)

US4289

No de réglic of New Jersey Commission Expires 7/22/2008

•

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003597

#### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

, a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 10, 2007

, made and executed by

PALIL T VILLANOVA AND HEATHER VILLANOVA, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 292,600.00

) Two flundred Ninety Two Thousand Six Hundred

(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No.

et page

(or M

Records of MONROE

, together with the note(s) and obligations therein . recorded on County, State of PA described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

Thi	US Mortgage Corp.  BY:
Witness	John Kuskin AVP
Witness	<del>-</del>
Attest	<b>-</b>
Seal;	

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Tom Know it

I CERTIFY THAT ON November 12, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B)

WAS AUTHORIZED TO AND DID EARLUTE THE STORY OF US MOTTGAGE COIP.

AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT. (C) Softe .

NOTARY

US4290

AL ASSER MARIA CAVAILUZO COTARY PUBLIC OF NEW JERSEY Commission Explices 7/22/2008

# 

DDF0000007399725

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	,
•	23884-000-7
Contract No Expiration	• •
Batch ID	31729090
Payee Code	055014614
Lender Loan ID	3330002764
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	12 LAUREN LANE
Property City	VERNON TOWNSHIP
Property State	. NJ
Property Zip Code	07461
Original Ln Amt/Line Amt	225000.00
Original Note Rate	6.125
First Paymnt Due	Aug 1, 2007
Loan Term	360
Loan P&I Amt (monthly)	1367.13
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648157
Mortgage Type	Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions,

Variance: No Variances



Received: 11/13/2007 Printed: 11/13/2007



### NOTE

June 22, 2007

#### PARSIPPANY (City)

**New Jersery** 

12 LAUREN LANE VERNON TOWNSHIP, NJ 07461

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$225,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.1250%. rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

August 01, 2007

I will make my monthly payment on the 1st day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on July 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Poyments My monthly payment will be in the amount of U.S. \$1,367.13

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE PIXED RATE NOTE—Single Family—Fannle Mag/Preddie Mat UNIFORM INSTRUMENT

Energy 3700 USL

ITEM 1848L1 (DIOI)

3330002764

MECD3002

### LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen catendar 5.0000% days after the date it is one, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' tees.

### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

# OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signa this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Female Man/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01 Grand Com = 33300027<del>64</del>

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums accured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Scal) -Bonowa	 -Borrower	ERIC ALEXANDER BINTER
(Seal) -Borrower	(Seal) -Borrower	
(Seal) -Borrower	 (Seal)	·
(Sign Original Only)	RATION	WITHOUT RECOURSE U.S. NOW GAGE CORPORA

MULTISTATE FIXED RATE NOTE—Single Family—Fannio Mac/Freddle Mae UNIFORM INSTRUMENT

17EM 1946L3 (0999) MFCD3002 Form 3200 1/61 GreetCook\* (Page 3 of 3) 3330002764

# ALLONGE TO PROMISSORY NOTE

### LOAN INFORMATION

Loan Number: 3330002764

BOITOWOR(%) ERIC ALEXANDER BINTER

Property Address: 12 LAUREN LANE, VERNON TOWNSHIP, NJ 07461

Note Amount: 225,000.00

Note Date: June 22, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picalinny Federal Credit Union

Michael McGrath Jr.

nie AVP

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330002764 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated June 22, 2007 ERIC ALEXANDER BINTER, SINGLE and given to secure to and in favor of PICATINNY FEDERAL CREDIT UNION ) Two Hundred Twenty Five Thousand payment of , ( 225,000.00 (include the Original Principal Amount and Maturity Date of Note(s)) (or as which Mortgage is of record in Book, Volume, or Liber No. 6203 , at page 141 Records of SUSSEX No. 00018780 , together with the note(s) and obligations , recorded on 6/25/2007 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007 PICATINHY FEDERAL CREDITUNION Michael McGrath Jr. Witness Wilness Allest Scal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 87801 Markets STATE OF HUMAN I. HEGETS I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS \_\_\_\_OP PICATINNY FEDI PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN

US4289

SUZAHME MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Explies 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002764

## ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 22, 2007

, made and executed by

ERIC ALEXANDER BINTER, SINGLE

to and in favor of US Mortgage Corp.

and given to secure

payment of , { 225,000.00

) Two Hundred Twenty Five Thousand

(Include the Original Principal Amount and Maturity Date of Note(s)) 8203

which Mortgage is of record in Book, Volume, or Liber No.

, at page 141

(or as

No. 80018780

) of the

Records of SUSSEX

County, State of NJ

, recorded on

, together with the note(s) and obligations therein 08/25/2007

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on Movember 12, 2007

The	US Mortgage Corp.	_	
Witness	John Kuskin AVP		
		•	

Witness

Attest

Seel:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

JOHN KUSKIN

I CERTIFY THAT ON November 12, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B)

AS OF US MOREGAGE CORP.
AS OF US MOREGAGE CORP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE EXECUTE IN THE I (C)

NOTAR

SOLAPHE MARIA CAVALLUZZO WHARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

# 

DDF0000007399726

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 347281-11/19/07
Batch ID	31729091
Payee Code	055014614
Lender Loan ID	3330003243
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	34 MOUNTAIN HEIGHTS DRIVE
Property City	BYRAM
Property State	ЦИ
Property Zip Code	07871
Original Ln Amt/Line Amt	224750.00
Original Note Rate	6.375
First Paymnt Due	Oct 1, 2007
Loan Term	180
Loan P&I Amt(monthly)	1942.41
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005648158
Mortgage Type	Other
·	

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/13/2007 Printed: 11/13/2007

# ORIGINAL

### NOTE

August 17, 2007 (Dec) Pine Brook [City] New Jersery

### 34 MOUNTAIN HEIGHTS DRIVE BYRAM, NJ 07871

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$224,750.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on

October 01, 2007

I will make my monthly payment on the 1st day of each month beginning on October 01, 2007. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2022, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. \$1,942.41

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family...Fannie Mee/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01 "Greations" (Page 1 of 3

ITEL 1646E1 (0800)

3330003243

MFCD3002

### LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

Fifteen calendat If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

### B. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guaranter, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date es this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fanaic MacFreddie Mac UNIFORM INSTRUMENT

rm 3260 L/OL GreetCora\*\* (Page 7 of 3 3330003243

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lander's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

	GNED.		TESS THE HAND(S) AND SEAL(S) OF	VITNESS THE HAND
(Seal)	JOHNLYONS V	(Seal) Barrower	CY LYONS /	TRACY LYONS
(Scal) -Borrower		(Seal) -Borrower		<del> </del>
(Seal) -Borrows		(Scal) -Bonowe	i i i i i i i i i i i i i i i i i i i	
{Sign Original Only)		•		WYTHOUT RECOIL US. HOAT GAME

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mas/Freddie Mac UNIFORM INSTRUMENT

лем 1646L3 (0600) MFCD3002 Form 3200 U01 Greation = (Page 3 of 3) 3330003243

# ALLONGE TO PROMISSORY NOTE

### LOAN INFORMATION

Loan Number: 3330003243

Borrower(#) TRACY LYONS, JOHN LYONS

Property Address: 34 MOUNTAIN HEIGHTS DRIVE, BYRAM, NJ 07871

Note Amount: 224,750.00

Note Date: August 17, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picationy Federal Credit Union

Michael McGrath

Title AVP

NOTARY PUBLIC OF NEW JERSEY Commission Explies 7/22/2002

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058 Losn Number: 3330003243 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07601 does hereby grant, sell, assign, transfer and convoy, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 . made and executed by a certain Mortgage dated August 17, 2007 TRACY LYONS AND JOHN LYONS, WIFE AND HUSBAND. to end in fevor of PICATINNY FEDERAL CREDIT UNION and given to secure ) Two Hundred Twenty Four Thousand Seven Hundred Fifty payment of , { 224,750.00 (Include the Original Principal Amount and Manurity Date of Note(s)) (or an , at page 229 which Mortgage is of record in Book, Volume, or Liber No. 8289 Records of SUSSEX No. 00025073 ) of the , together with the note(s) and obligations , recorded on County, State of NJ 6/23/2007 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007 PICATINNY FEDERAL CREDIT UNION Witness Witness Attes Scal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, BOVER, 07801 Now Tresser MI-HALL T Nº GRAN I CERTIFY THAT ON November 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (8) PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE EMPTY NAMED IN NOTARY STANTE WARA CAVALUATIO

US4289

FNMA-USM000000788

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330003243

## ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated August 17, 2007

, made and executed by

TRACY LYONS AND JOHN LYONS, WIFE AND HUSBAND.

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 224,750.00

) Two Hundred Twenty Four Thousand Seven Hundred Fifty

(Include the Original Principal Amount and Maturity Date of Note(s)) , at page 225 8269

which Martgage is of record in Book, Volume, or Liber No.

No. 00025073

) of the

Records of SUSSEX

, recorded on 08/23/2007

, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

US Morigage Corp John Witness AVP Witness Attest

This Instrument Prepared By:

address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Jam Kusen

I CERTIFY THAT ON November 12, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT

(B)

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
OF US MORITGAGE COXP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS (C)

SUZAPINE MARIA CAVALUZZO HOTARY PUBLIC OF NEW JERSEY US4290

Commission Expires 7/22/2008

Region

DDF0000007399727

Product Type Seller Name U. S. MORTGAGE CORP. Seller No. 23884-000-7 Contract No. - Expiration Date 347284-11/19/07 Batch ID 31729092 Payee Code 055014614 Lender Loan ID 3330003592 Servicer Name U. S. MORTGAGE CORP. 23884-000-7 Servicer No. 845 BERKSHIRE VALLEY ROAD Address Property City WHARTON Property State NJ Property Zip Code 07885 Original Ln Amt/Line Amt 156500.00 6.375 Original Note Rate Dec 1, 2007 First Paymnt Due 240 Loan Term 1155.34 Loan P&I Amt (monthly) Whole/First Submission Type/Lien Fixed Rate Amortization Type 3 Loan Type 080 Certification Priority

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances

FNMA Loan No.

Mortgage Type



4005648159

Other

Received: 11/13/2007 Printed: 11/13/2007

# ORIGINAL

### NOTE

October 08, 2007 (Date)

[City]

### 845 BERKSHIRE VALLEY ROAD WHARTON, NJ 07885

[Property Address]

BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$ 156,500.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

December 01, 2007

day of each month beginning on ist I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on November 01, 2027 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,155.34

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mae UNIFORM INSTRUMENT

Form 3200 1/01

(TEM 1646L1 (0409)

3330003592

MFCD3002

(B) US Mortgage Corp. NAMED IN THIS INSTRUMENT AS THE ACT OF (C) NOTARY

> SUZANNE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY inn Explaining

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

# BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments Fiffeen calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor, "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mag/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01 GreatOccs\*\* (Page 2 of 3) 3330003592

MFCD3002

# 

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

VITNESS THE HAND(S) AND SEAL(S) OF THE	IE UNDERS  (Seal)  -Borrower	IGNED.  PAULA L. STANLICK  GSeal)  PAULA L. STANLICK
	(Seai) -Borrower	(Scal) -Borrower
	(Seal) -Borrower	(Seal) Borrower
WITHOUT RECOURSE U.S. MONITORE CORPORATION WHITE TIRKIN WARZHOUSE COORDINATOR		[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Faunce Mac/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 I/01 GreatCoor<sup>an</sup> (Page 3 of 3) 3330003592

# ALLONGE TO PROMISSORY NOTE

LOAN	INFORMATION	

Loan Number: 3330003592

Barrower(s) JAMES A. STANLICK, JR, PAULA L. STANLICK

Property Address: 845 BERKSHIRE VALLEY ROAD, WHARTON, NJ. 07885

Note Amount: 156,500.00

Note Date: October 8, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Title AVP

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bone fide obligation

Recarding RequestedBy/ReturnTo:

MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330903592

# ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Moragage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 8, 2007

, made and executed by

JAMES & STANLICK, JR AND PAULA L STANLICK, HUSBAND AND WIFE.

to and in favor of US Mortgage Corp.

and given to secure

payment of , { 156,500.00

) One Hundred Fifty Six Thousand Five Hundred 20942

(include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No.

at page 1168

for as

No. 2007092740

) of the

Records of MORRIS

, together with the note(s) and obligations therein , recorded on 10/19/2007 County, State of NJ described and the money due and to become due thereon with interest, and all rights accrused or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 12, 2007

John Kuskin Witness Witness

Allesi

Scal:

This Instrument Prepared By: address: 19D Chaplin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY. COUNTY OF MORRIS

I CERTIFY THAT ON November 12, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

OF US MOTTGAGE COID.

AS

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT. NOTARY

> SUZANHE MARIA CAVAILUZZO MOTARY PUBLIC OF NEW JEDSEY ന്മ 80% ്

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003592

# ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of

**New Jersey** 

a corporation organized and

(herein "Assignee"), whose address is

19D CHAPIN ROAD, FINE BROOK, NJ 07058

a certain Mortgage dated October 8, 2007

, made and executed by

JAMES A. STANLICK,	JR AND PAULA IL STANLICK, HUSI	BAND AND WIFE.	
to and in favor of PICATINNY FEDERAL CRI	EDIT UNION	and j	given to secure
	e Hundred Fifty SIx Thousend Five I nal Principal Amount and Maturity Date o or Liber No. 20942		(or as
No. 2007692740 ) of the	Records of MORE	RIS	
County, State of NJ therein described and the money due and to beece TO HAVE AND TO HOLD the same unto the above-described Mortgage. IN WITNESS WHEREOF, the undersign Witness	o Assignee, its successor and assigns, and Assignor has executed this Assign	forever, subject only to t	the terms and conditions of overniber 12, 2007

Witness Attest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 When Jeesey COUNTY OF STATE OF MAMMU I. NISGERS I CERTIFY THAT ON Hovember 12, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT (B) PICATINNY FEDERAL CREDIT UNION OP

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS

U\$4289

(C)

SUTATIVE MARIA CAVALLUZZO HOTALY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008 Region

Product Type

DDF0000007412543

-1-0		
Seller Name	υ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration	Date	352000-12/03/07
Batch ID		33129351
Payee Code		055014614
Lender Loan ID		3330002101
Servicer Name	υ.	s. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		35 OXFORD ROAD
Property City	•	EAST BRUNSWICK
Property State		ŊJ
Property Zip Code		08816
Original Ln Amt/Line Amt		249000.00

First Paymnt Due 360 Loan Term 1533.14 Loan P&I Amt(monthly) Whole/First Submission Type/Lien Fixed Rate Amortization Type

Loan Type Certification Priority

4005661270 FNMA Loan No.

Mortgage Type

Original Ln Amt/Line Amt

Original Note Rate

Other

080

6.25

Feb 1, 2007

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007



### NOTE

December 29, 2006 [Date]

### PINE BROOK [City]

New Jersen [State]

### 35 OXFORD ROAD EAST BRUNSWICK, NJ 08816

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$249,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.2500%

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

February 01, 2007

1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on January 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,533.14

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are the. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mae/Freddle Mae UNIFORM INSTRUMENT

m 3200 I/01

TEM 1846L1 (0009)

3330002101

### LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

# 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

Fifteen calendar If the Note Rolder has not received the full amount of any monthly payment by the end of 5,00000% days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address,

### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each putting is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE-Single Family-Faunic Mac/Froddle Mac UNIFORM INSTRUMENT

Form 3200 1/01 3330002101

MFCD3002

FNMA-USM000000771

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums accured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

(Seal)	GNED.	THE STHE HANDIS) AND SEAL (S) OF THE UNDERSIGNATION (Scal)	WITNESS
-Вопожа		ARBARA ANN SHAPIRO -Borrower	BARBAR
-Bonower		(Scal) -Borrower	
(Seal) -Borrower		(Scal) -Borrower	<u> </u>
[Sign Original Only]		PAY TO THE ORDER OF	•
		WITHOUT RECOURSE U.S. PORTCA E. CORPORATION  JOHN VOKIN WAREHOUSE COORDINATOR	

MULTISTATE FIXED RATE NOTE-Single Family-Famile MacFreddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 L/01 GreetDocs \*\* (Page 5 of 3) 3330002101

# ALLONGE TO PROMISSORY NOTE

### LOAN INFORMATION

Loan Number: 3330002101

Borrower(s) BARBARA ANN SHAPIRO

Property Address: 35 OXFORD ROAD, EAST BRUNSWICK, NJ 08816

Note Amount: 249,000.00

Note Date: December 29, 2006

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

lame

MICHAEL J. MCGRATH, JR.

Title

AVP

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bonz fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002101 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and **New Jersey** (herein "Assignee"), whose address is existing under the laws of 18D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated December 29, 2008 BARBARA ANN SHAPIRO, SINGLE AND ERIC D. NILLA, SINGLE SON to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure ) Two Hundred Forty Nine Thousand (Include the Original Principal Amount and Matterity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. 12101 , at page 472 Records of MIDDLESEX No. 200701120666 , together with the note(s) and obligations , recorded on County, State of NJ 1/12/2007 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007 Witness AVP Witness Attest This Instrument Propered By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 How States and Maris COUNTY OF STATE OF 1 The Man I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF PICATINAL PEDERAL CREDIT UNION PICATINNY FEDERAL CREDIT UNION AS EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS I (C) NOTARY HOTARY PUBLIC N. 1 THE PROS COmmission Expline 1 2000

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assigned is not acting as a nominee of the mortgager and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002181

## ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated December 29, 2006

, made and executed by

BARBARA ANN SHAPIRO, SINGLE AND ERIC D. NILLA, SINGLE SON

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 249,000.00

) Two Hundred Forty Nine Thousand

(Include the Original Principal Amount and Manufity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 12101 , at pag

, at page 472 (or as

No. 200701120666

Records of MIDDLESEX

County, State of NJ

01/12/2007 , recorded on

, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

m	US Mortgage Corp.
Witness	JOHN KUSKIN
	AVP
Witness	
Attest	<del></del>
Seal:	
This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058	
STATE OF NEW JERSEY, COUNTY OF MORRIS	Trans Karaga
I CERTIFY THAT ON November 27, 2007	
PERSONALLY CAME BEFORE ME AND STATED TO !	CY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT	
(B) WAS AUTHORIZED TO AND DID EXECUTE	
AS AND	OP US Mortgage Corp.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED (C)

NOTARY

Commission Explices 7/22/2008 HOLYEL LIBRIC OF NEW TERSEY SUZPRIME MARIA CANALLUZZO

Region

DDF0000007412777

Product Type		
Seller Name	υ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration Dat	e	352000-12/03/07
Batch ID		33129351
<del>_</del>		055014614
Payee Code		3330002175
Lender Loan ID	11.	S. MORTGAGE CORP.
Servicer Name		23884-000-7
Servicer No.		11 PHILIP TERRACE
Address		SUSSEX
Property City		LK
Property State		07461
Property Zip Code		340000.00
Original Ln Amt/Line Amt		6.375
Original Note Rate		<b>-</b>
First Paymnt Due		Mar 1, 2007 360
Loan Term		<del>-</del>
Loan P&I Amt(monthly)		2121.16
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority		080
FNMA Loan No.		4005661271
Mortgage Type		Other
•		

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007 BRIGINAL

### NOTE

January 19, 2007 [Date]

NEWTON City

New Jersery (Sum)

11 PHILIP TERRACE SUSSEX, NJ 07481

(Property Address)

1. BORROWER'S PROMISE TO PAY

(this amount is called

In return for a loan that I have received, I promise to pay U.S. \$340,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.3750%

The interest rate required by this Section 2 is the rate 1 will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

(A) I tune and I have to a payment overy month.

I will pay principal and interest by making a payment overy month.

I will make my monthly payment on the last day of each month beginning on

March 01, 2007

I will make my mouthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on February 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,121.16

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpoid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Papale Mad/Fraddle Mac UNIFORM INSTRUMENT

a 3280 1/01

FTEN# 1646L1 (DEGS)

AFCD3002

3330002175

FNMA-USM000000942

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

calendar Fifteen If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## B. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a gustantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorsor of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishunor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Panale Mac/Freddie Mae UNIFORM INSTRUMENT

rm 3260 1/01 رد صدر میموم 3330002175

MECD3002

# 

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a lift Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal)

Borrower

(Seal)

(Seal)

(Seal)

Borrower

(Seal)

(S

MULTISTATE FIXED RATE NOTE—Single Family—Panule Mac/Freddle Mac UNIFORM INSTRUMENT

COURDINATOR

MFCD3002

Ferm 3200 1/01 GreatDoor (Finge 3 of 3) 3330002175

# ALLONGE TO PROMISSORY NOTE

# LOAN INFORMATION

Loan Number: 3330002175

Borrower(s) KARIN D. GRUBER, JOHN W. GRUBER, II

Property Address: 11 PHILIP TERRACE, SUSSEX, NJ 07461

Note Amount: 340,000,00

Note Date: January 19, 2007

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

MICHAEL J. MCGRATH, JR.

nie AVP

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058 Loan Number: 3330002175 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 108 MINERAL SPRINGS ROAD, BOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignce"), whose address is New Jersey existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated January 19, 2007 KARIN D. GRUBER AND JOHN W. GRUBER, N. WIFE AND HUSBAND and given to secure to and in favor of PICATINNY FEDERAL CREDIT UNION ) Three Hundred Forty Thousand payment of , ( 340,000.80 (Include the Original Principal Amount and Maturity Date of Note(s)) (or as which Mortgage is of record in Book, Volume, or Liber No. No. 00007813 Records of SUSSEX , together with the note(s) and obligations County, State of NJ , recorded on 3/ 7/2607 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007 PICATINNY FEDERAL CREDIT UNION MICHAEL J. MCGRATH, JR. Witness AVP Witness Attest Scal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION oddress: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF New Torn 📆, COUNTY OF 🕹 HICHAUL I HEGEN I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT OF PICATINNY FEDERAL CREDIT UNION λS EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT (C)

US4289

SULANDIE MARIA CAVALLUZIO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330902175

# ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

, a corporation organized and (herein "Assignee"), whose address is

existing under the lows of

TIC Martgage Corn

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated January 19, 2007

, made and executed by

KARIN D. GRUBER AND JOHN W. GRUBER, II, WIFE AND HUSBAND

to and in favor of US Mortgage Corp.

and given to secure

payment of , ( 349,000.00

) Three Hundred Forty Thousand

(include the Original Principal Amount and Maturity Date of Note(1))

which Mortgage is of record in Book, Volume, or Liber No.

(or BS

No. 00007013

Records of SUBSEX

, together with the note(s) and obligations therein 03/07/2007 , recorded on County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to socrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignce, its nuccessor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

The	BY: 1011	
Witness	 JOHN KUSKIN	
Witness	AVP	
Attest		

Seal:

This Instrument Prepared By: address: 190 Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

John Kuskin I CERTIFY THAT ON NOVEMBER 27, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS OF US MORTGAGE CORD.

EXECUTED THIS INSTRUMENT AS THE ACT OF (C)

US Mortgage Corp.
THE INVITY NAMED I LED IN THIS INSTRUMENT

US4290

STRE MARIA CAVALUITO A PUBLIC OF NEW TERSEA micksion Explas 7/22/2008 Region

DDF0000007412544

Product Type		
Seller Name	υ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration	Date	352000-12/03/07
Batch ID		33129351
Payee Code		055014614
Lender Loan ID		3330002274
Servicer Name	υ.	S. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		1 OLD WOOD LANE
Property City		HAMPTON TOWNSHI
Property State		ŊJ
Property Zip Code		07860
Original Ln Amt/Line Amt		249950.00
Original Note Rate		6.375
First Paymnt Due		Apr 1, 2007
Loan Term		360
Loan P&I Amt(monthly)		1559.37
Submission Type/Lien		Whole/First
Amortization Type	•	Fixed Rate
Loan Type		3
Certification Priority		080
FNMA Loan No.		4005661272
Mortgage Type		Other

CSC FYI Commants:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007

## NOTE

February 07, 2007

PINE BROOK [City]

New Jersery [State]

## 1 OLD WOOD LANE HAMPTON TOWNSHIP, NJ 07860

[Property Address]

BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$249,950.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order,

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the 'Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on March 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,559.37

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE PIXED RATE NOTE—Single Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1645L\* (0509)

3330002274

MFCD3002

MAS AUTHORIZED TO AND DED SKECUTE THIS INSTRUMENT 101

US Mortgage Corp.

THIS INSTRUMENT AS THE ACT OF THE (C)

ENTITY NAMED IN THIS

US4290

**#IZAISIE MARIA CAVALUIZZO** NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

Fifteen calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees,

#### GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid,

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Faunic Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01 3330002274

# 

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF	THE ONDERS	SIGNED.		
EDWARD DIPPEL	(Seal) -Bonower	DANIELLE DIPPEL	Diffil	(Scal) -Bostower
· · · · · · · · · · · · · · · · · · ·	(Scal) -Borrower	· · · · · · · · · · · · · · · · · · ·		(Seal) -Borrower
	(Seal) -Borrower	<u> </u>	no.	(Scal) -Borrower
WITHOUT RECOURSE U.S. HONT FACEL CORPORATION TOUR AUSKIN WAREHOUSE COORDINATOR			[Sign (	Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Famule Man/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 1/01 GreatDocs\*\* (Page 3 of 3) 3330002274

# ALLONGE TO PROMISSORY NOTE

LOAN	INFORMATION OF THE PROPERTY OF	ЭN

Loan Number: 3330002274

Borrower(\*) EDWARD DIPPEL, DANIELLE DIPPEL

Property Address: 1 OLD WOOD LANE, HAMPTON TOWNSHIP, NJ 07860

Note Amount: 249,950.00

Note Date: February 7, 2007

Pay to the order of:

U.S. MORTBAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

.Z.,

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bone fide obligation MORTGAGE DEPT Recording RequestedBv/ReturnTo: 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330902274

## ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058

does hereby grant, sell, assign, transfer and convey, unto Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated February 7, 2007

, made and executed by

EDWARD DIPPEL AND DANIELLE DIPPEL, HIS WIFE

and given to secure to and in favor of US Mortgage Corp. ) Two Hundred Forty Nine Thousand Nine Hundred Fifty payment of , ( 249,950.00 (Include the Original Principal Amount and Maturity Date of Note(1)) (or as which Mortgage is of record in Book, Volume, or Liber No. , at page 90 6603 Records of SUSSEX No 00004670 , together with the note(s) and obligations therein , recorded on 02/14/2007 County, State of NJ

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on Hovember 27, 2007

The .	US Mortgage Corp.
Witness	TOHN KUSKIN
	AVP
Witness	
Affect	•
Scat:	
This Instrument Prepared By: address: 19D Chepin Road, Pine Brook, NJ 67058	
STATE OF NEW JERSEY, COUNTY OF MORRIS	Jam Kussen

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
OF US MORTGAGG COTP.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS

1154290

FIZAMME MARIA CAVALUIZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330802274

## ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is			
	INGS ROAD, DOVER, 07801		
does hereby grant, sell, assign, transfer and convey, unto	US MORTGAGE CORP.		
	, a corporation organized and		
existing under the laws of New Jers	sey (herein "Assignee"), whose address is		
19D CHAPIN ROA	D, PINE BROOK, NJ 07058		
	and a described by		
a certain Mortgage dated February 7, 2007	, made and executed by		
EDWARD DIPPEL ANI	D DANIELLE DIPPEL, HIS WIFE		
to and in favor of PICATINNY FEDERAL CREDIT UNION	N and given to secure		
payment of , ( 249,950.00 ) Two Hundred	Forty Nine Thousand Nina Hundred Fifty		
(Include the Original Principal	Amount and Maturity Date of Note(s))		
which Mongage is of record in Book, Volume, or Liber No.	, ±003 , ± page 90 (or ±±		
No. 00004670 ) of the	Records of SUSSEX		
County, State of NJ , recorded	i on 2/14/2007 , together with the note(s) and obligations		
	reon with interest, and all rights accrued or to accrue under such Mortgage.		
	its successor and assigns, forever, subject only to the terms and conditions of		
the above-described Mortgage.  IN WITNESS WHEREOF the undersigned Assignor	has executed this Assignment of Mortgage on November 27, 2007		
Re Milliand Milliant and amount and and			
	PICATINNY FEDERAL CREDITUTION		
	BY: MANUE MINE		
Witness	MICHAEL J. MCGRATH, JR.		
Witness	AVP		
WITHOUTS			
·	· 		
Attest			
Seal:			
, seal,			
This Instrument Propered By: PICATINNY FEDERAL CREDIT UNION			
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801			
STATE OF New -keep, COUNTY OF	torred_		
Y COMMENT THAT ON NORTH TO SHOT MICHAEL J. LIBRANI			
I CERTIFY THAT ON November 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON			
(A) WAS THE MAKER OF THIS INSTRUMENT			
(B) WAS ADTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS AY OF PICATINNY FEDERAL CREDIT UNION			
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT			
Signe spendy of			
	NOTARY		

US4289

TOTAL MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008 Case 2:09-cv-01295-GEB -MCA Document 90-32 Filed 12/15/10 Page 80 of 90 PageID:

Region

DDF0000007412778

Product Type			
Seller Name	U.	s.	MORTGAGE CORP.
Seller No.		-	23884-000-7
Contract No Expiration Date	€	;	352000-12/03/07
Batch ID			33129351
Payee Code			055014614
Lender Loan ID			3330002295
Servicer Name	U.	s.	MORTGAGE CORP.
Servicer No.			23884-000-7
Address			244 ROUTE 661
Property City			FREYLINGHUYS <b>EN</b>
Property State			ŊJ
Property Zip Code			07846
Original Ln Amt/Line Amt			228000.00
Original Note Rate			6.25
First Paymnt Due			May 1, 2007
Loan Term			360
Loan P&I Amt(monthly)	••		1403.84
Submission Type/Lien			Whole/First
Amortization Type			Fixed Rate
Loan Type	•		3
Certification Priority			080
FNMA Loan No.			4005661273
Mortgage Type			Other

CSC PYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007 NOTE

ORIGINA

March 07, 2007

PHILLIPSBURG [City]

New Jersery (State)

244 ROUTE 661 FREYLINGHUYSEN TOWNSHIP, NJ 07846

[Property Address]

BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$228,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Leuder may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.2500%. rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

1st day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described I will make my monthly payment on the below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on April 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,403.84

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment," When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Family Mae/Freedie Mac UNIFORM INSTRUMENT

Form 3280 1/01

TEM 1045L1 (0009)

3330002295

## LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments If the Note Holder has not received the full amount of any monthly payment by the end of

5.0000%

colendar

days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

## 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions, in addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Faunio Mas/Freddio Mac UNIFORM INSTRUMENT

Form 3200 1/01 (Pece 2 of 3) 3330002295

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

און ווב וואינט אינט טבאָגאט טוו ווב פושבווטוטווו	
DEBRA A. COFFMAN (Scal)  -Bortower	(Seal) -Borrower
(Seal)	(Seal) -Borrowe
(Scal) -Borrower	(Seal
Pay to the order of	[Sign Original Only
WITHOUT RECOURSE U.S. MONTGAGE CORPORATION  JOHN KISKIN WAREHOUSE COORDINATOR	

MULTISTATE FIXED RATE NOTE—Single Family—Famile MacFreddia Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 I/01 Greetloum (Paga 3 of 3) 3330002295

## ALLONGE TO PROMISSORY NOTE

## LOAN INFORMATION

Loan Number: 3330002295

Borrower(s) DEBRA A. COFFMAN

Property Address: 244 ROUTE 661, FREYLINGHUYSEN TOWNSHIP, NJ 07846

Note Amount: 228,000:00

Note Date: March 7, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

MICHAEL J. MCGRATH, JR. ...

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bone fide obligation Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330902295 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07001 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 a certain Mortgage dated March 7, 2007 , made and executed by DEBRA A COFFMAN, MARRIED to and in favor of PICATINNY FEDERAL CREDIT UNION and given to scoure ) Two Hundred Twenty Eight Thousand payment of , ( 228,000.00 (include the Original Principal Amount and Maturity Date of Note(s)) (or as 4674 , at page 102 which Mortgage is of record in Book, Volume, or Liber No. Records of WARREN No. 2007-00296692 ) of the , together with the note(s) and obligations County, State of NJ , recorded on 3/ 9/2007 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage. TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.
IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on Nevember 27, 2007 Witness MICHAEL J. MCGRATH, JR. AVP Witness Attest Seal: This Instrument Properted By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 House May Josev STATE OF PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

US4289

(B)

(C)

TRANSPE MARIA CAVALLUTZO KOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

PICATINNY FEDERAL CREDIT UNION

NOTARY

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002295

## ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

, at page 102

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated March 7, 2007

, made and executed by

DEBRA A COFFMAN, MARRED

to and in favor of US Mortgage Corp.

and given to secure

) Two Hundred Twenty Eight Thousand

(Include the Original Principal Amount and Maturity Date of Note(a))

which Mortgage is of record in Book, Volume, or Liber No.

(or m

No. 2007-00296692

payment of , ( 228,000.00

Records of WARREN

, together with the note(s) and obligations therein , recorded on 03/09/2007 County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the underrigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Witness AVP Witness

Atlest

Seal:

ent Prepared By:

address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Jan Kusky N I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS AND

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT I CERTIFY THAT ON November 27, 2007

STANKE MARIA CAVALLUZZO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

US4200

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·	1673	•.		_

Region

DDF0000007412779

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration Da	te 352000-12/03/07
Batch ID	33129351
Payee Code	055014614
Lender Loan ID	3330002345
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address 52 R	IDGEDALE AVENUE UNIT F
Property City	MORRISTOWN
Property State	Ги
Property Zip Code	07960
Original Ln Amt/Line Amt	260000.00
Original Note Rate	6.5
First Paymnt Due	Apr 1, 2007
Loan Term	360
Loan P&I Amt (monthly)	1643.38
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005661274
Mortgage Type	Other

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 11/27/2007 Printed: 11/28/2007

## NOTE

February 23, 2007

PARSIPPANY [City]

New Jersery

52 RIDGEDALE AVENUE, Unit F MORRISTOWN, NJ 07960

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$260,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

1st day of each month beginning on April 01, 2007 [ will make my monthly payment on the

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on March 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,643.38

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Propayment of I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Propayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fanale Mass/Freddie Mac UNIFORM INSTRUMENT

3208 1/81

TTEN (444L) (0400)

3330002345

MFCD3002

I CERTIFY THAT ON November 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

(B)

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF US Mortga

AS A US MORTGAGE CORP.
EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS (C) Mari

NOTARY

STITANNE MARIA CAVALLUZZO FRY PUBLIC OF NEW JERSEY Junimission Expires 7/22/2008

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#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## 6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

(A) Late Charge to Over due is a superior of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5,0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder's notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

## 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. 
"Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE-Single Family-Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 I/01 Greatbook \*\* (Page 2 of 3) 3330002345

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this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note, Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF	F THE UNDERSIGNED.
------------------------------------	--------------------

Soul Suff (Se ANIEL J. SCHIMPE) Borro	
(\$C	
(Sc	
WITHOUT RECOURSE. U.S. BURKER AND CORPORATION TORK KUSKIN DARRHOUSE COORDINATOR	[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddle Mae UNIFORM INSTRUMENT

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